



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Secured Creditor  
MidFirst Bank

In Re:

Gail E. Joyiens-Salam,

Debtor.

Order Filed on February 13,  
2019 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

Case No.: 17-20107 SLM

Adv. No.:

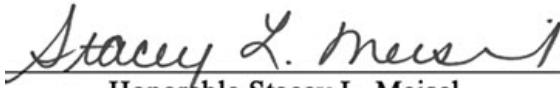
Hearing Date: 9/12/18 @ 9:00 a.m.

Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: February 13, 2019**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor:

Case No.:

Caption:

Gail E. Joyiens-Salam

17-20107 SLM

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, holder of a mortgage on real property located at 1334 Pierce Street, Rahway, NJ 07065-3932, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David G. Beslow Esquire, attorney for Debtor, Gail E. Joyiens-Salam, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by January 31, 2019, or as may be extended by an order extending the loss mitigation period; and

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor reserves its rights to object to an extension of the loss mitigation period; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the loss mitigation order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the trustee is not to pay the pre-petition arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the trustee shall continue to pay the post-petition arrears of \$10,253.78 contained un the July 3, 2018 order resolving the motion for relief from stay; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

**In re:**  
**Gail E Joyiens-Salam**  
**Debtor**

Case No. 17-20107-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2019.

db +Gail E Joyiens-Salam, 1334 Pierce Street, Rahway, NJ 07065-3932

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2019 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Gail E Joyiens-Salam [yrodriguez@goldmanlaw.org](mailto:yrodriguez@goldmanlaw.org), [cfrish@goldmanlaw.org](mailto:cfrish@goldmanlaw.org); [yrodriguez.knight29@gmail.com](mailto:yrodriguez.knight29@gmail.com); [ecf-control@goldman-beslow.com](mailto:ecf-control@goldman-beslow.com); [r64764@notify.bestcase.com](mailto:r64764@notify.bestcase.com)  
David G. Beslow on behalf of Debtor Gail E Joyiens-Salam [yrodriguez@goldmanlaw.org](mailto:yrodriguez@goldmanlaw.org), [yrodriguez.knight29@gmail.com](mailto:yrodriguez.knight29@gmail.com); [ecf-control@goldman-beslow.com](mailto:ecf-control@goldman-beslow.com); [r64764@notify.bestcase.com](mailto:r64764@notify.bestcase.com)  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK [dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com), [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Acura Financial Services, administrator for Honda Lease Trust [ecfmail@mortoncraig.com](mailto:ecfmail@mortoncraig.com), [mortoncraigecf@gmail.com](mailto:mortoncraigecf@gmail.com)  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. [ecfmail@mortoncraig.com](mailto:ecfmail@mortoncraig.com), [mortoncraigecf@gmail.com](mailto:mortoncraigecf@gmail.com)  
Marie-Ann Greenberg [magecf@magrtrustee.com](mailto:magecf@magrtrustee.com)  
Mark Goldman on behalf of Debtor Gail E Joyiens-Salam [yrodriguez@goldmanlaw.org](mailto:yrodriguez@goldmanlaw.org), [yrodriguez.knight29@gmail.com](mailto:yrodriguez.knight29@gmail.com); [ecf-control@goldman-beslow.com](mailto:ecf-control@goldman-beslow.com); [r64764@notify.bestcase.com](mailto:r64764@notify.bestcase.com)  
U.S. Trustee [USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 8